

Amendments to the Claims

Please ADD Claims 13-19.

Please AMEND Claims 1, 2, and 5-12, as follows.

1. (Currently Amended) A system for facilitating handling of a post-transactional credit dispute relating to a disputed transaction, the system comprising:

a workstation capable of receiving commands from a user in response to an inquiry inquiry associated with the post-transactional credit dispute;

a server in communication with said workstation;
a storage unit, connected to said workstation, storing a documentation file containing details of the disputed transaction said storage having a plurality of documentation files stored thereon, said files having content that is relevant to the post-transactional credit dispute, said files capable of being transmitted from said workstation to said server;

a first communication channel coupling said workstation and said server for transmitting the documentation file from said workstation to said server;

a backend processing computer, in communication with said server, wherein said backend processing computer is configured to process said transmitted for processing the documentation file [[files]]; and

a second communication channel coupling said server and said backend processing computer, wherein said second communication channel [[is]] configured to transmit [[said]] the documentation [[files]] file from said server to said backend processing computer,

wherein the documentation file is transmitted to the server in accordance with commands entered by the user in response to the inquiry.

2. (Currently Amended) A method executed in a computer network for facilitating handling of documentation for a post-transactional dispute relating to a disputed transaction, the computer network having a server and a terminal, the method comprising the steps of:

- (a) accepting, at [[said]] the server, a User ID and password user credentials from a user at the terminal, the user being a party to the post-transactional dispute;
- (b) displaying, at the terminal, an inquiry requesting documentation containing details of the disputed transaction an Inquiry at the terminal, wherein said Inquiry is associated with said post-transactional dispute and said user is a party to said post-transactional dispute;
- (c) locating said obtaining documentation associated with the inquiry said Inquiry;
- (d) transmitting said located the documentation to [[said]] the server;
- (e) confirming receipt of [[said]] the documentation at [[said]] the server;
- (f) associating [[said]] the transmitted documentation with [[said]] the post-transactional dispute; and
- (g) storing [[said]] the transmitted documentation and [[said]] association data for later retrieval.

3. (Original) The method of claim 2, wherein the post-transactional dispute is between a merchant and an Acquirer.

4. (Original) The method of claim 2, wherein the post-transactional dispute is between an Acquirer and an Issuer.

5. (Currently Amended) The method of claim 2, further comprising the steps of: retrieving from said the server a dispute handling form which coincides with the user credentials said User ID; displaying said the form at said-access the terminal; receiving data entered on said the form at said-access the terminal; and transmitting said the form and said form the data to said the server.

6. (Currently Amended) The method of claim 2, further comprising repeating steps (a)-(g) until documentation for a plurality of Inquiries inquiries associated with said the user has been located and transmitted to said the server.

7. (Currently Amended) The method of claim 2 further comprising the steps of: routing said the documentation to a processing hub; and confirming an integrity of [[said]] the documentation.

8. (Currently Amended) The method of claim 2, wherein the step of obtaining documentation associated with the inquiry comprises scanning in document data from paper documents further comprising the step of receiving, at said terminal, at least one

scanned document in computer readable format, wherein said scanned document is associated with said Inquiry.

9. (Currently Amended) The method of claim 2, wherein said Inquiry the inquiry is automatically initiated in response to a notification of said the post-transactional dispute.

10. (Currently Amended) The method of claim 2, wherein said the documentation comprises one or more computer image files.

11. (Currently Amended) The method of claim 2, wherein said step of locating comprises locating said documentation associated with said Inquiry, wherein said the documentation is stored on [[said]] the terminal.

12. (Currently Amended) A computer-readable storage medium containing a set of storing instructions for causing a general purpose computer system to perform a method for facilitating handling of a post-transactional dispute relating to a disputed transaction, the method comprising:

(a) displaying, to a user at a computer, an inquiry requesting documentation containing details of the disputed transaction, the user being an Inquiry at the computer; wherein said Inquiry is associated with a post-transactional dispute and a user of the computer is a party to [[said]] the post-transactional dispute;

(b) ~~locating one or more~~ obtaining documentation associated with the inquiry said inquiry;

(c) transmitting said located the documentation to a remote server;

(d) confirming receipt of [[said]] the documentation at said remote the server;

(e) associating [[said]] the transmitted documentation with [[said]] the post-transactional dispute; and

(f) storing [[said]] the transmitted documentation and [[said]] association data for later retrieval.

13. (New) The system of claim 1, further comprising a document scanning device connected to said workstation for scanning paper documents into image documentation files to be stored on said storage unit.

14. (New) The system of claim 1, wherein the backend processing computer comprises:

means for scanning the documentation file for viruses;

means for confirming an integrity of the documentation file;

means for associating the documentation file with one or more post-transactional credit disputes; and

means for storing the documentation file and association data for later retrieval.

15. (New) The system of claim 1, wherein the documentation file includes at least one of a receipt from the disputed transaction, information about goods or services sold in the disputed transaction, and the amount of the disputed transaction.

16. (New) The system of claim 1, wherein the documentation file is considered in determining a settlement for the post-transactional credit dispute.

17. (New) The method of claim 2, wherein the user credentials comprise at least one of a user identification and password, biometric information, a security token, and an answer to a question.

18. (New) The method of claim 2, further comprising:
authenticating the user credentials;
determining a level of authorization for the user; and
permitting the user to perform certain actions based on the user's level of authorization.

19. (New) The method of claim 2, wherein the step of obtaining documentation associated with the inquiry further comprises user browsing of files stored on the terminal.

20. (New) The method of claim 2, wherein the documentation is considered in determining a settlement for the post-transactional dispute.